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Part II is devoted to "A Summary of the Origin, Present Condition, and Administration of the Fund in Each State"—all this in 230 pages! All that is attempted is the barest sort of outline of the history of the fund of each commonwealth together with some statement of present conditions. The value of the book is to be found in the first part.

Social Evolution and Political Theory. By L. T. HOBHOUSE. New York: Columbia University Press, 1911. 8vo, pp. 205. \$1.50 net.

The present volume comprises a series of eight lectures given on the Beer Foundation at Columbia University in 1911. The lecture form has been retained with some revision, and additions have necessitated a ninth chapter.

As is imperfectly expressed in the title, the lectures deal in a more or less connected manner with the general problem of the relation between evolution and progress. Putting aside as "unscientific sociological dogmatism" the proposition that all evolution means progress, the author considers whether it is to racial or to social evolution that we must ascribe any advance made by society during a given period of time. After a brief discussion, and a rather lengthy and unnecessary digression upon the subject of eugenics, he reaches the long-deferred conclusion that while "the biological conditions of human development are not such as to present any insuperable barrier to progress," yet "we may expect to find progress if anywhere, rather in social than in racial modifications."

But if we are to appreciate progress it is necessary that the term when used should convey some clear and definitive idea. We must have some standard by which to measure the advance. Both needs are realized and they are met thus: "The object of social effort is the realization of ends to which human beings can reasonably attach value, that is to say the realization of ethical ends; and this being understood, we may suitably use the term 'progress' of any steps leading toward such realization." And the "measure of progress" we may find in "the growth of the social mind and its control over the conditions of life."

Again, it is desirable that we be able to lay down laws of social evolution. But just as in biology a well-developed morphology was a prerequisite to the formulation of Darwin's theory of evolution, so in the social sciences the construction of a social morphology must be the first step toward this end. In the chapter on "The Growth of the State" the author by way of illustrating the method of such work develops the outlines of a morphology of government. Then by making use of his definition and measure of progress, he concludes that he is justified in the statement that in this portion at least of the social field there has been both evolution and progress. There remains one objection which may logically be urged, namely, that perhaps "an advance in one respect, at one period or in one society," is "balanced by losses in other respects, at other periods, or in other societies." To the refutation of this possible argu-

ment he devotes an interesting and instructive but hardly conclusive lecture. The two final chapters make application of the social philosophy thus built up to modern problems.

The lectures are the result of much and deep thinking and are intended to be constructive. Whether they succeed or not will be a matter of opinion. In style the book is entirely readable. In philosophy it is thoroughly absolutistic.

La Mutualité agricole et l'assurance contre l'incendie. By LOUIS MAL-
NOURY. Chaumont Typographie et Lithographie, R. Cavanioi,
1910. 8vo, pp. 317.

The author rightfully considers mutual insurance within the agricultural class as one phase of a larger general movement toward co-operation on the part of this class. The manufacturing, commercial, and laboring classes have by combinations within their respective ranks practically forced such a movement upon the farmers as the only means of retaining a reasonable amount of independence and a reasonable start of the world's annual output of material goods. In other words, the farmers are forced either to co-operate or to submit to being themselves "farmed" by the other classes to such an extent as to leave them relatively both impotent and indigent.

In the matter of protection against losses by fire, or uncontrollable disasters of any kind, those are not wanting who are willing to protect them, but the price demanded is often exorbitant. In France, as the author, after preliminary chapters on the principles and history of insurance, informs us, the stock companies had toward the close of the last century fallen into the habit of demanding enormous profits. The dividends of these companies between the years 1879 and 1885 amounted to over 76,000,000 francs. For the year 1901, the last for which figures are given, the receipts of these companies amounted to 122,000,000 francs, of which 116,000,000 were from premiums paid by the insured. Of this amount 58,000,000 francs were paid back to the insured for losses. The balance went to expenses and dividends, which latter amounted to 24,500,000 francs.

A few large mutual companies and a goodly number of smaller ones in certain localities came into existence in the last half of the nineteenth century. But it was not until 1900 when a suitable general law for the organization of "fire agricultural mutuals" was passed, that these companies became of general importance. Since that time such organizations have been formed in rapidly increasing numbers. By June, 1908, there were 1,442 companies of this sort. A number of larger companies (*sociétés*) have also been formed for the purpose of reinsuring these local companies. Besides a saving of about one-third in insurance premiums—a rather small amount as compared with what most of our farmers' mutuals in this country show—the author also finds in these organizations moral and social advantages. The plan of organization and